



Order Filed on March 5, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.
Formed in the State of Florida
Gavin N. Stewart, Esq.
Of Counsel to Bonial & Associates, P.C.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Tel: 813-371-1231/Fax: 813-371-1232
E-mail: gavin@stewartlegalgroup.com
Attorney for Creditor

In re:

Kevin Michael O'Connor

Debtor.

Chapter: 13

Case No.: 19-31145-CMG

Hearing Date: March 3, 2021

Judge Christine M. Gravelle

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: March 5, 2021

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtor: Kevin Michael O'Connor
Case No.: 19-31145-CMG
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), whereas the post-petition arrearage amount was \$6,282.80, as of March 1, 2021, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2016 Toyota Rav4, VIN: 2T3JFREXV1GW530737**. (“Property”) provided that the Debtor complies with the following:

- a. On or before March 12, 2021, the Debtor shall file a modified plan that includes payment in full of the above post-petition arrearage in the amount of \$6,282.80, as well as the remaining pre-petition arrearage and all amounts due on the underlying loan; and
 - b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the March 20, 2021 payment.
2. All payments due hereunder shall be sent directly to Creditor at the following address: **Toyota Motor Credit Corporation, P.O. Box 9490, Cedar Rapids, Iowa 52409-9490**.
3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ R. Cameron Legg
R. Cameron Legg, Esq.
Oliver & Legg, LLC
2240 State Highway 33, Suite 112
Neptune, NJ 07753
Counsel to Debtor

/s/ Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street,
Suite 2340
Counsel to Creditor